

CYBERSHOPPING – PROTECTING YOURSELF WHEN BUYING ONLINE

With a few key strokes and the click of a mouse you can shop at home from your computer. Sounds great, right? No parking problems. No lines or crowds. No hassles with the weather. Online shopping can give new meaning to convenience and choice. But before you visit your favorite boutique on the Net, take care to make your cybershopping experience safe.

Unsecured information sent over the Internet can be intercepted. That's why you should consider a secure browser, which will encrypt or scramble purchase information. Use a secure browser that complies with industry standards; secure browsers often are included with Internet connection services. The credit card industry is working on an enhanced level of security using a protocol that provides a highly encrypted communication between card issuers, merchants, and card members.

If you don't have encryption software to assure the security of your transaction, consider calling the company's 800 number, faxing your order, or paying by check or money order.

Shop with companies you know. If you'd like to try a new merchant, ask for a paper catalog or brochure to get a better idea of the company's merchandise and services. Determine the company's refund and return policies before you place an order.

Never give out your Internet password. Be original when creating your password. Consider using a combination of numbers, letters, and symbols, or use a phrase to remember it. For example: UR2G\$48* -- "You are to give money for eight stars." Avoid using established numbers for your password, such as your house number, birth date, or a portion of your telephone or Social Security numbers. It's a good idea to use different passwords to access specific areas on the Internet, such as the World Wide Web.

Be cautious if you're asked to supply personal information, such as your Social Security number, to conduct a transaction. It's rarely necessary and should raise a red flag of warning. The Internet provides a valuable information service for consumers. But many con artists who have used telemarketing, infomercials, newspapers, magazines and the mail to attract consumers are turning to the Internet and online services to promote their scams.

Pay close attention to the information you are entering when you place an order. For example, an additional keystroke could get you 10 shirts when you wanted only one. Check to make sure the shipping charge is acceptable to you and all charges are calculated correctly.

Make a note of the company's shipping time. If you need the merchandise earlier, ask if your order can be "expressed" for an additional fee and how much that fee is.

The same laws that protect you when you shop by phone or mail apply when you shop in cyberspace. Under the law, a company should ship your order within the time stated in its ads. If no specific time is promised, the company should ship your order within 30 days after receiving it, or give you an "option notice." This notice gives you the choice of agreeing to the delay or canceling your order and receiving a prompt refund.

There is one exception to the 30-day rule. If a company doesn't promise a shipping time, and you are applying for credit to pay for your purchase, the company has 50 days after receiving your order to ship.

Should you decide to pay by credit card, your transaction will be protected by the Fair Credit Billing Act. Some credit cards may provide additional warranty or purchase protection benefits. If you are not comfortable entering your credit card account number on the Internet, call it into the company's 800 number or fax it.

Finally, be sure to print out a copy of your order and confirmation number for your records.